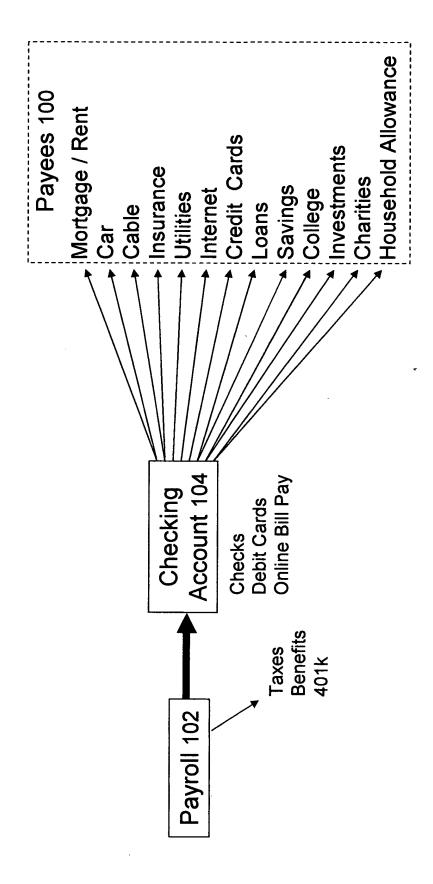
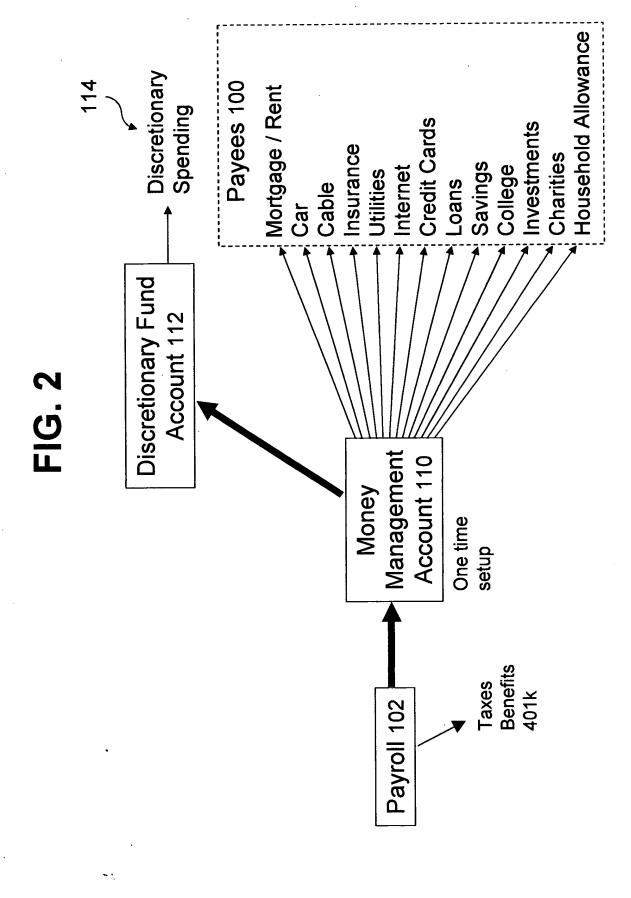
FIG. 1 (Prior Art)





Schedule Payments	ıts					
Payment from: Account Balance: Monthly Payments:	Money Man: \$332.56 \$2480.33	Money Management Account \$332.56 \$2480.33	t			
Payee		Account	Amount	Date	Frequency	·
Cable Company		xxx332	\$34.50	5/10/03	monthly	edit
Mutual Fund		xxx332	\$400.00	5/10/03	monthly	edit
Savings		xxx332	\$100.00	5/10/03	monthly	edit
Bank Mortgage		xxx332	\$1347.83	5/10/03	monthly	edit
Bank Credit Card		xxx332	variable	5/10/03	monthly	edit
Gas Company		xxxx332	variable	5/10/03	monthly	edit
Electric Company		xxx332	variable	5/10/03	monthly	edit
Telephone Company	ځر	xxx332	variable	5/10/03	monthly	edit
Credit Card		xxxx332	\$523.82	5/10/03	monthly	edit
Loan Account Loan - computer xxx332	- computer	xxxx332	\$74.18	5/10/03	monthly	edit

FIG. 4

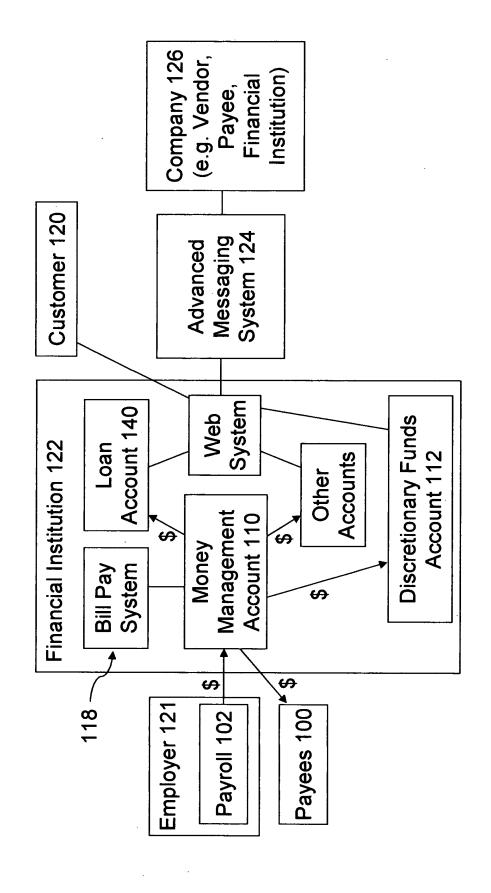


FIG. 5

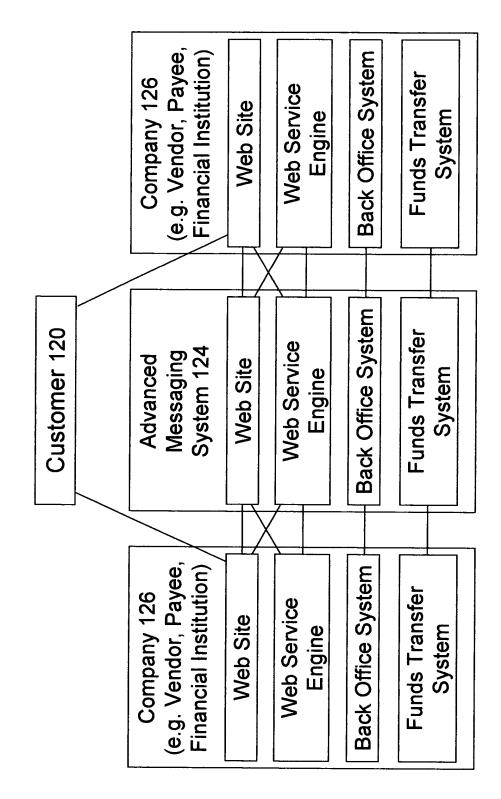


FIG. 6

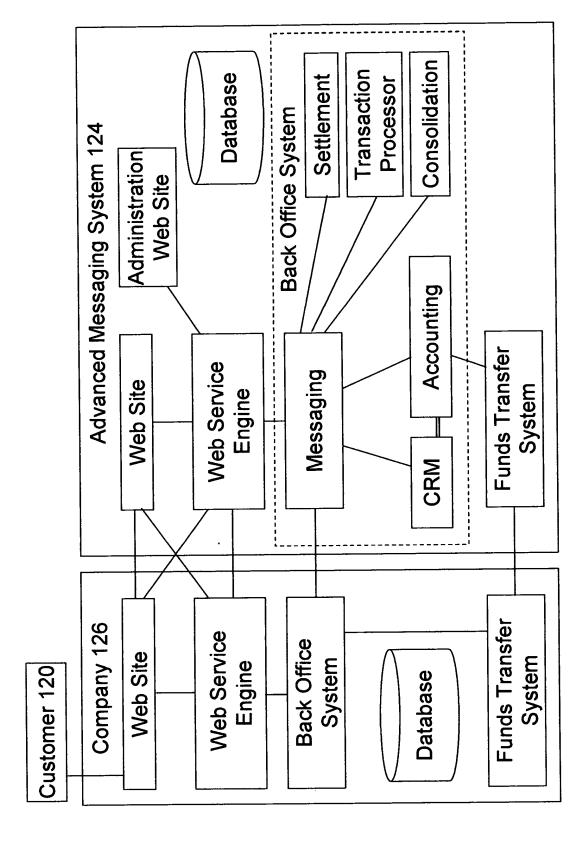


FIG. 7

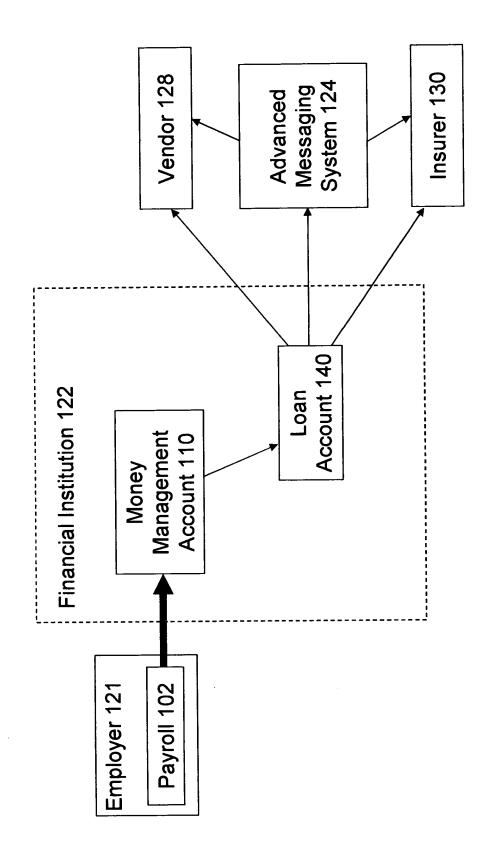
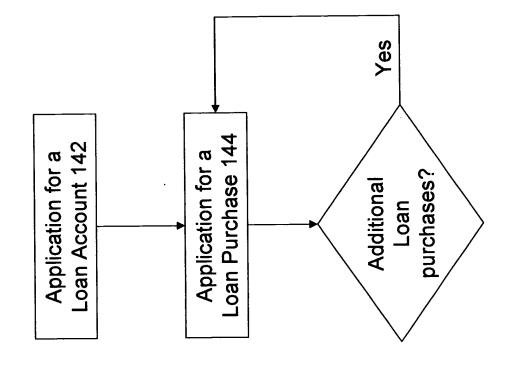
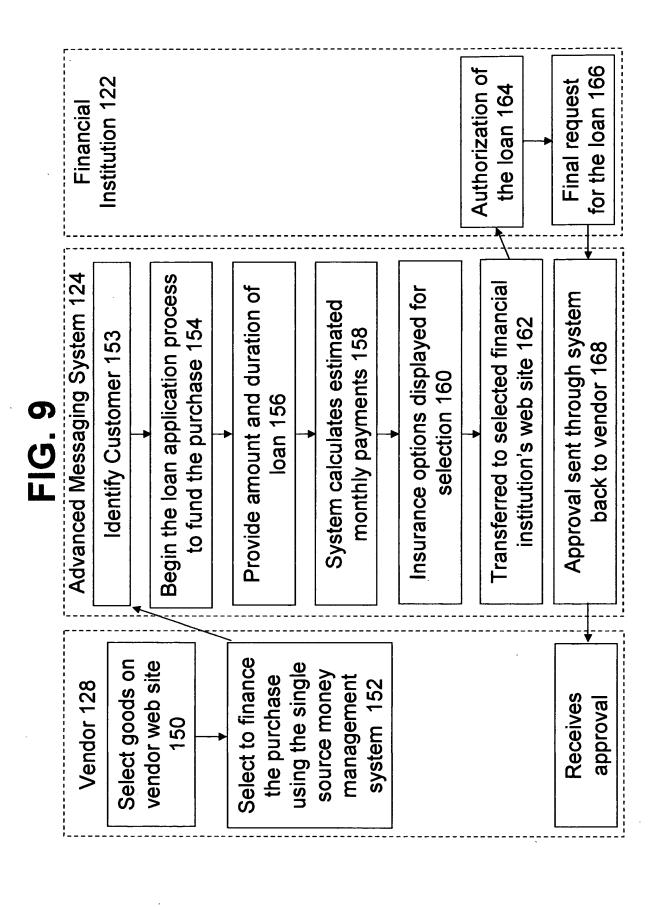


FIG. 8





Pick your Payment Method Vendor Items Amount: Computer Company Computer \$2248.00 TOTAL Accounts Available Please select the account you wish to finance this purchase. Loan Accounts: Image: Total Duration of Loan image: Estimated monthly payments \$74.18 per month at 8.9% interest. Other Accounts: Image: Total Duration of Loan image: image: Tota	☐ Checking Account ☐ Bank Credit Card	Other Accounts:	Bank Term	Loan Accounts:	Accounts Available Please select the account you wish to finance this purchase.	Computer	Items
Vendor Computer (TOTAL TOTAL Accou Please s Loan Ac Cother A Other A Ban Ban Ban	Che Che	Other A		Loan Ac	Accou Please s	TOTAL	Vendor

Loan Insurance			
Loan Account: Loan Amount: Loan Duration:	Bank Term Loan Account \$2348.00 3 years	ınt	
Insurance Available Please select the insuran	Insurance Available Please select the insurance you wish on this loan.	s Ioan.	
Involuntary U	Involuntary Unemployment for up to 8 months - \$0.80 per month	months - \$0.8	0 per month
☐ Disability for u	Disability for up to 12 months - \$0.75 per month	er month	
☐ Credit Life - \$(Credit Life - \$0.55 per month		
To Qualify Please answer the	To Qualify Please answer the following questions to qualify for selected insurance.	ualify for selec	ted insurance.
Are you HIV positive?	ve?	☐ Yes	No X
Are you being trea	Are you being treated for Hypertension?	☐ Yes	% ⊠

Apply for a Loan from Bank Loan Account	nk Loan Account
Personal Information	tipe
Name: Address:	Customer Name 1234 Street Address City Name OR 98765
Phone:	(555) 555 5555
Employer: Work Phone: Occupation: Employment Duration: Payroll Frequency:	AAAA Construction Inc (555) 555 555 Manager 4 years 3 months bi-monthly 1st / 16th
Loan Terms	
Amount Financed: Loan Duration: Monthly Payments: Annual Percentage Rate: Finance Charge: Total of Payments:	\$2348.00 3 years \$74.18 8.9% \$50.00 \$2720.55
l agree to the terms and conditions stated above:	tions stated above:
	submit

Computer \$2348.00	\$0.00 \$12,000.00	\$0.80 per month	3 years \$74.18 8.9% May 30 th 2003	
Purchase Summary: Amount:	Bank Loan Account Balance: Account Limit:	Insurance Involuntary Unemployment	Loan Terms Loan Duration: Monthly Payments: Annual Percentage Rate: First Payment:	Authorize Transaction

FIG. 14

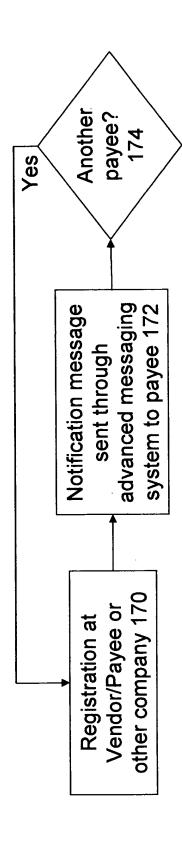
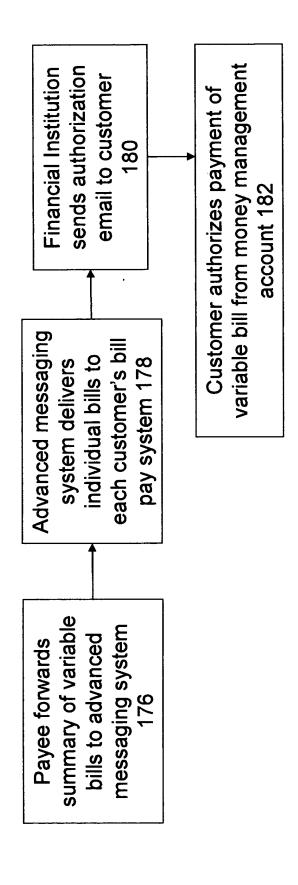


FIG. 15



Email from Financial Institution

July 23, 2003 12:43 pm Financial Institution From: Sent:

Subject: <u>;</u>

customer@service.com Credit Card Company Payment Notification

Financial Institution

Dear Customer Name,

Your current balance is \$4321.00 with a minimum payment of \$112.00 due June 23rd 2003. Your Credit Card Company statement for account xxxxxxxxxxxx4433 has arrived.

To authorize your payment, click here.

Statement Summary:

Credit Card Company Payee:

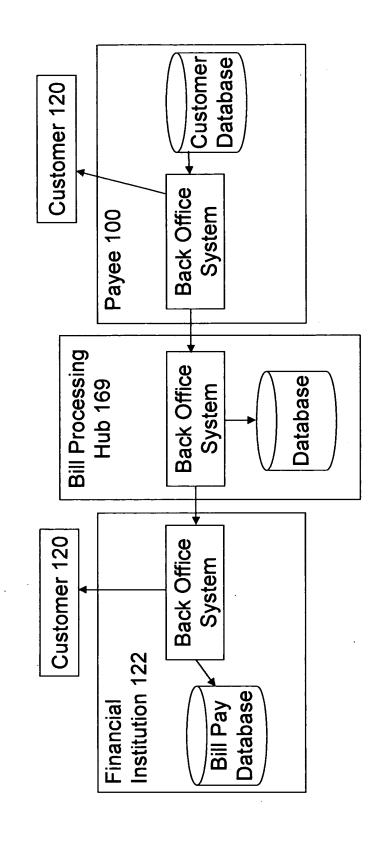
xxxxxxx4433 \$4321.00 \$112.00 Account: Balance:

Minimum:

June 23rd 2003 Payment Due

Payment Summary	
Payee:	Credit Card Company
Account:	xxxxxxxxx1234
Balance:	\$4321.00
Minimum Payment :	\$112.00
Payment Due:	June 23 2003
Authorization	
Payment:	\$ 523.82
Payment Date:	6/23/03
Password:	xxxxx
	schedule payment

FIG. 18



Database Order Customer 120 Web Service Back Office Web Site Vendor 128 Engine System Shopping Hub 148 Secure Internet FIG. 19 Web Service Back Office Funds Transfer Database Web Site System Engine System Web Service **Back Office** Customer 120 Web Site Engine System Institution 122 Database Database Bill Pay Financial Loan

Database Database Order Order Customer 120 **Back Office Back Office** Vendor 128 Insurer 130 Transfer Transfer System Funds Funds System System System Secure Internet Shopping Hub FIG. 20 **Back Office Database** Transfer System Funds System 148 Customer 120 **Back Office** Transfer System Funds System Institution 122 Database Account Financial

	Travel	Company 1	Company 2	Company 3	Company 4	Company 5	Airline 1	Airline 2	Airline 3	Airline 4	Airline 5		Insurance	Company 1	Company 2	Company 3	Company 4	-	Sporting Goods	Company 1	Company 2	Company 3	Company 4	Company 5		
Secure Internet Shopping Network	Computer Manufacturers	Company 1	Company 2	Company 3	Company 4		Consumer Electronics	Company 1	Company 2	Company 3	Company 4	Company 5		Automobiles	Company 1	Company 2	Company 3	Company 4		Jewelry & Gifts	Company 1	Company 2	Company 3	Company 4	Company 5	

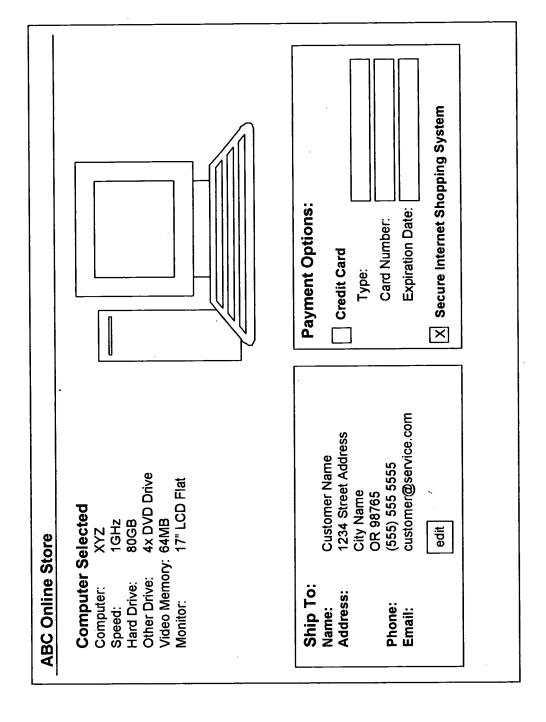


FIG. 23

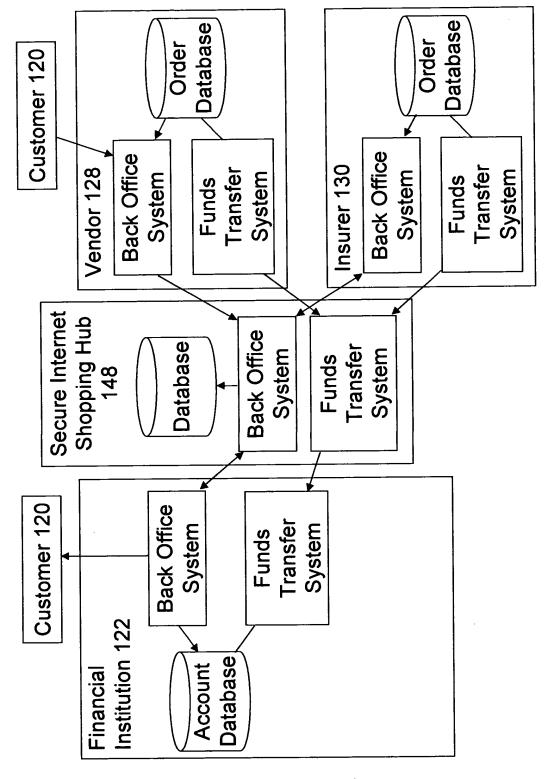
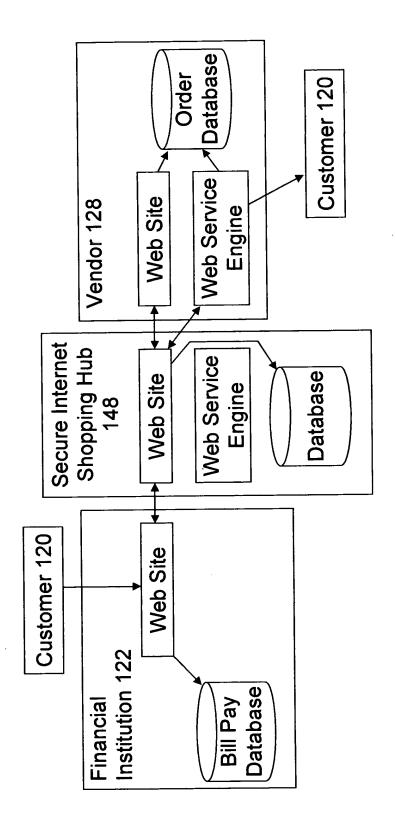


FIG. 24



Deposit Accounts			
Account	Account Number	Balance	Available Balance
Payment Account	xxxxxxxxxxx1234	\$331.00	}
Checking Account	xxxxxxxxxxxxx4321	\$2376.41	\$2376.41
Savings Account	xxxxxxxxxxx4444	\$5443.21	\$5443.21
Investment Account	xxxxxxxxxxxx3333	\$9844.33	\$9844.33
Credit Accounts			
Account	Account Number	Balance	Available Credit
Bank Credit Card	xxxxxxxxxxx1212	\$444.00	\$8556.00
Loan Account	xxxxxxxxxxx4433	\$2348.00	\$9452.00
Other Credit Card	xxxxxxxxxx4455	\$143.21	\$5856.79.00
Other Financial Accounts	ounts		
Account	Addition	Additional Information	
Mortgage Account	Outstanding Principal Balance	ance	\$223,322.00
Annuity	Value		\$8365.00
Life Insurance	Cash Value		\$15443.21
401k	Account Balance		\$29844.33
Other Accounts			
Account	Miscellaneous Information	uo	
Airline Company	47,396 miles		
Online Store			
Online Store	Order being shipped		
Online Store			
Online Store			

FIG. 26

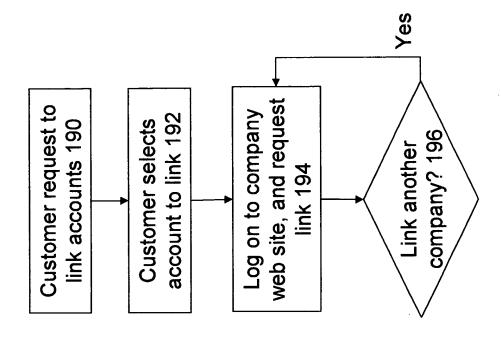


FIG. 27

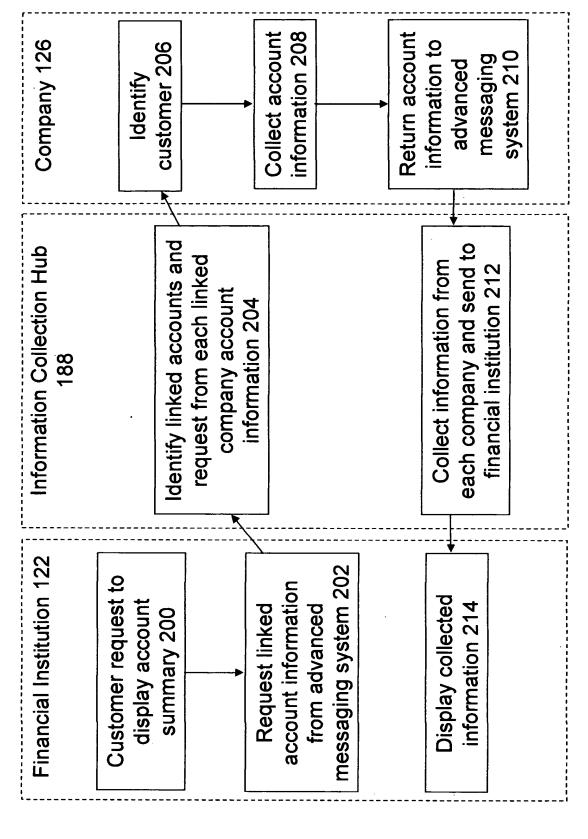


FIG. 28

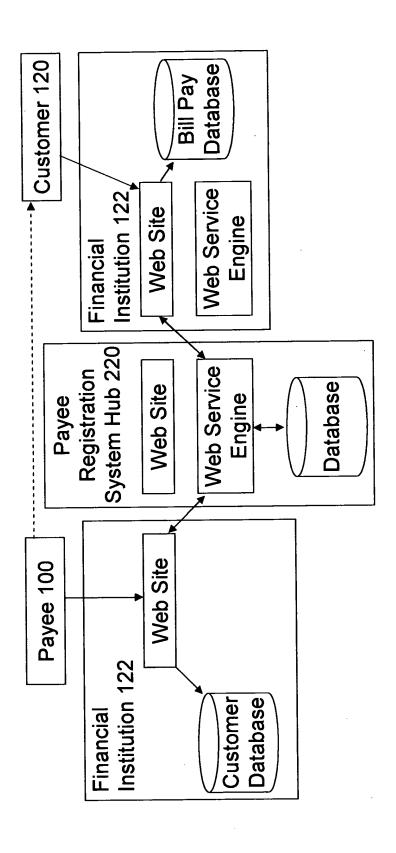


FIG. 29

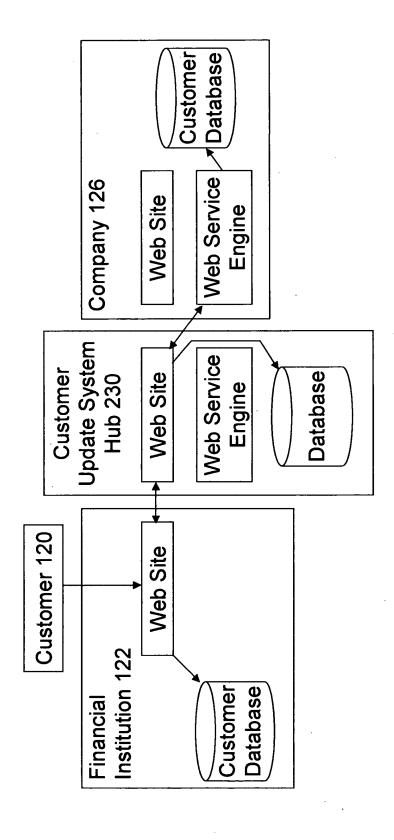


FIG. 30

